

L Number	Hits	Search Text	DB	Time stamp
1	1209	((minor or teenager) or (subordinated or surrogat\$3) or affiliated or linked) near10 account	USPAT	2004/03/25 13:46
2	48511	(transfer\$) near10 (amount or funds)	USPAT	2004/03/25 13:47
3	151	((minor or teenager) or (subordinated or surrogat\$3) or affiliated or linked) near10 account) and ((transfer\$) near10 (amount or funds))	USPAT	2004/03/25 13:48
4	1534	account near10 transactions	USPAT	2004/03/25 13:49
5	4985	(account near10 (record\$3 or bookkeeping))	USPAT	2004/03/25 13:49
6	66	((minor or teenager) or (subordinated or surrogat\$3) or affiliated or linked) near10 account) and ((transfer\$) near10 (amount or funds))) and ((account near10 (record\$3 or bookkeeping)))	USPAT; US-PGPUB; EPO; JPO; DERWENT	2004/03/25 13:50

reviewed text of resumes with kwie
 reviewed abstract
 reviewed drawings

3/25/04

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File 348:EUROPEAN PATENTS 1978-2004/Mar W02
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File 349:PCT FULLTEXT 1979-2002/UB=20040318,UT=20040311
      (c) 2004 WIPO/Univentio
File 347:JAPIO Nov 1976-2003/Nov(Updated 040308)
      (c) 2004 JPO & JAPIO

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Set	Items	Description
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S1 10511 (SUBORDINAT? OR SURROGAT? OR AFFILIAT? OR LINKED) (5N) (AC-
COUNT)
S2 203376 (FUNDS OR MONEY OR AMOUNT) (4N) (TRANSFER?)
S3 237 S1 (S) S2
S4 17 S3 AND (MERCHANT OR VENDOR OR SELLER) (5N) (TRANSACTION)
S5 17 S3 AND S4
S6 17 RD S5 (unique items)
?

attached full list of references fully reviewed

3/25/04

? t s6/3,k/1-17

6/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02607296 355624021

An agenda for research about the value of payment systems for transactions in electronic commerce

Peffer, Ken; Ma, Will

JITTA : Journal of Information Technology Theory & Application v4n4 PP: 1
2003

ISSN: 1532-4516 JRNL CODE: JTITA

WORD COUNT: 7801

...TEXT: developed offline to an online commercial world results in or exacerbates several problems for the **transaction** parties, including **vendor** fraud, customer fraud and repudiation, third party fraud, excessive costs, and lost transactions. Recently EC... launched c2it (www.c2it.com) in May 2001; it is an online person-to-person **money transfer** service through which customers can send money to recipients in more than 100 countries. Citibank...

... if the sender sends, receives, or transfers cash within the U.S., using a bank **account**, **linked** credit card, debit card, or c2it account. There is a flat fee for requests to...buyers have an incentive to defraud and the higher the risk to the buyer from **seller** fraud (P1; P7). Hence, **transaction** size is related to the potential cost of such fraud. On the other hand, if...

... risk is mitigated for a portfolio of transactions (P4). Fraud risk is high for early **transaction** between a particular buyer and **seller** because they don't know each other. As transactions become routine between them, the risk...

...the concern with fraud is higher.

P6 When there is strong buyer recourse to the **transaction** buyer (**seller**) fraud risk is increased (decreased).

P7 As the size of the **transaction** increases, **seller** fraud risk is increased.

P8 For experienced buyers, anxiety about **seller** fraud is less.

Authentication

Transaction parties are more confident about completing transactions when they have sufficient information to evaluate both...

... live far away. These risks increase with transaction size (P9). This risk is mitigated when **transaction** margins are high and the **seller** can more quickly recoup losses from margins on a portfolio of transactions (P12). Each party...

6/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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01903952 05-54944

Executive Q&A: Virtual partners

Redman, Russell

Bank Systems & Technology v36n10 PP: 36-37 Oct 1999

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 2355

...TEXT: the products. Basically, you can go onto E*Trade and have your brokerage and banking **account** there. They are completely **linked**. You can do bill payment and **funds transfers** through your checking account. If you've been waiting for a stock to hit a...to make a purchase from an online retailer need only to obtain and enter the **merchant's** ID number and the **transaction** amount on the bank's UTM Web page. Lee noted that recently adopted Electronic Commerce...

6/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01043254 **Image available**

METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES FOR TASKS AND ACTIVITIES AND OTHER BEHAVIORAL INFLUENCES RELATED TO MONEY, INDIVIDUALS, TECHNOLOGY AND OTHER ASSETS

PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200373236 A2 20030904 (WO 0373236)

Application: WO 2003US5982 20030227 (PCT/WO US0305982)

Priority Application: US 2002360347 20020227; US 2002361794 20020305; US 2002364237 20020313; US 2002364448 20020314; US 2002370518 20020404; US 2002394827 20020709; US 2002403166 20020813; US 2002413270 20020924; US 2002414860 20020930; US 2002416135 20021003; US 2002416288 20021004; US 2002418413 20021015; US 2002421170 20021025; US 2002422042 20021028; US 2002427787 20021119; US 2002429596 20021126; US 2002430542 20021202; US 2002433921 20021216; US 2003439306 20030109

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 66639

Fulltext Availability:
Detailed Description

Detailed Description

... be considered as factors in rewarding individuals from time to time. The transmission or other **transfer** of **money**, whether to another account possessed by the transferor or otherwise may be in any manner...

...that is debited as purchases are made but may include other approaches), debit cards (generally **linked** to a bank **account**), payment cards or devices **linked** to a bank **account** or credit card account, or other manner of transmission. The method and system of providing...

...transfers, deposits, withdrawals and others. The amount of funds and the length of time that **funds** are maintained/**transferred** or received may be considered ...be considered as factors in rewarding individuals from time to time. The transmission or other **transfer** of **money**, whether to another account possessed by the transferor or otherwise may be in any manner...

...that is debited as purchases are made but may include other approaches), debit cards (generally **linked** to a bank **account**), payment cards or devices **linked** to a bank **account** or credit card account, or other manner of transmission. The method and system of providing...transfers, deposits, withdrawals and others. The amount of funds and the length of time that **funds** are maintained/**transferred** or received may be considered in rewarding individuals from time to time.

[0001031 Inoneexample, theeventmaybethepurchaseofsuchitemsasspecialor... possibly within a selected period of time after the transaction as a condition of the **transaction** proceeding. A **seller** of goods, for example, may not commence fulfillment of the order until payment is received...price of goods or services purchased, additional goods or services, credits or coupons with the **vendor** with whom the **transaction** is processed, credits or coupons with other vendors, an upgrade in the quality of the...price of goods or services purchased, additional goods or services, credits or coupons with the **vendor** with whom the **transaction** is processed, credits or coupons with other vendors, an upgrade in the quality of the...

6/3,K/4 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00924756 **Image available**
PAYMENT METHOD, AND PAYMENT SYSTEM WITH PAY CARD USED THEREWITH
PROCEDE ET SYSTEME DE PAIEMENT, ET CARTE DE PAIEMENT UTILISEE AVEC LEDIT
SYSTEME
Patent Applicant/Inventor:
MALAS Haissam, Haverkamp 119, NL-2592 AZ Den Haag, NL, NL (Residence), NL
(Nationality)
Legal Representative:

JORRITSMA Ruurd (agent), Nederlandsch Octrooibureau, Scheveningseweg 82,
P.O. Box 29720, NL-2502 LS The Hague, NL,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200258018 A2-A3 20020725 (WO 0258018)
Application: WO 2002NL43 20020118 (PCT/WO NL0200043)
Priority Application: WO 2001NL40 20010119
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5193

Fulltext Availability:
Detailed Description

Detailed Description

... purposes directly related to the bank, the present payment system has a payment system bank **account** number at the **affiliated** bank.

This bank **account** number is used to **transfer money** from pay cards to the same bank or to a merchant having an account number in this bank or in any other **affiliated** bank. The payment system bank **account** at said bank will be used for depositing the fLMds received by clients buying cards...of the relation management sub system is the merchant

management means 12, in which the **merchant** related information used for **transaction** and authorization purposes is stored.

An important advantage of the system is the use of...

...secure payment transactions through internet e.g. around the world.

In order to perform a **transfer** of **money** from the pay card through the payment system **account** at the **affiliated** bank to a merchant or similar party for services rendered, it is necessary that said merchant has a bank **account** number in an **affiliated** bank. Therefore, the payment system is able to recognize in which **affiliated** bank a merchant...

...bank account number. For a return transaction, the same routine is used. In this case **money** is **transferred** from the merchant bank account into the payment system bank **account** at the **affiliated** bank.

It is also possible that, depending on the type of payment system **transaction**, two different **merchant** bank account numbers are used. Namely, a merchant account number to which **money** is **transferred** from the payment system related account, and a merchant account from which **money** is **transferred** back to the payment system related **account** at the **affiliated** bank.

With reference to Figure 2, the steps will be explained when a client or ...

...original balance of the card, date of activation, and serial number.

In step 32, the **merchant**, through the central **transaction** server, validates the card number and amount in the present system and transmits the order information.

In step 33, the central transaction server sends an approval to the **merchant** and the **transaction** is reserved in the temporary stored transaction means with an encrypted temporary transaction number for...

...the system in said bank and to deposit said amount in the account of the **merchant** at said bank. The **transaction** number is the reference for the client, merchant, bank and the payment system. The new ...

6/3,K/5 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00923967 **Image available**
GLOBAL PAYMENT METHOD, AND PAYMENT SYSTEM AND PAYMENT CARD USED THEREWITH
PROCEDE ET SYSTEME DE PAIEMENT MONDIAL ET CARTE DE PAIEMENT UTILISEE AVEC
CE PROCEDE ET CE SYSTEME

Patent Applicant/Inventor:

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(Nationality)

Legal Representative:

JORRITSMA Ruurd (et al) (agent), Nederlandsch Octrooibureau,
Scheveningseweg 82, P.O. Box 29720, NL-2502 LS The Hague, NL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200258017 A1 20020725 (WO 0258017)

Application: WO 2001NL40 20010119 (PCT/WO NL0100040)

Priority Application: WO 2001NL40 20010119

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3532

Fulltext Availability:

Detailed Description

Detailed Description

... purposes directly related to the bank, the present global payment system has a GPS bank **account** number at the **affiliated** bank.

This bank **account** number is used to **transfer money** from

GPS cards to the same bank or to a merchant having an account number...

...the relation management sub system is the merchant
I O management means, in which the **merchant** related information
used for **transaction** and authorization purposes is stored.

An important advantage of the system is the use of...

...transactions through Internet e.g. around the world.
1 5 In order to perform a **transfer** of **money** from the GPS card
account at the **affiliated** bank to a merchant or similar party
for services rendered, it is necessary that said merchant has a bank
account number in an **affiliated** bank. Therefore, the global
payment system has to know in which affiliated bank a merchant...

...bank account number. For a return transaction, the same routine is used.

In this case **money** is **transferred** from the merchant bank
account into the GPS bank **account** at the **affiliated** bank.

It is also possible that, depending on the type of GPS **transaction**,
two different **merchant** bank account numbers are used. Namely, a
merchant account number to which **money** is **transferred** from
the GPS related card account, and a merchant account from which
money is **transferred** back to the global payment system and
subsequently to the GPS card **account** at the **affiliated** bank.

6/3,K/6 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00911090 **Image available**
ELECTRONIC FUNDS TRANSFER METHOD AND SYSTEM
PROCEDE ET SYSTEME DE TRANSFERT DE FONDS ELECTRONIQUES
Patent Applicant/Inventor:
PETIGNY Andree Michelle, 251 W. 19th Street, #613, New York, NY 10011, US
, US (Residence), US (Nationality)
Legal Representative:
POKOTILOV Steven B (et al) (agent), Stroock & Stroock & Lavan, LLP, 180
Maiden Lane, New York, NY 10038, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200245278 A2-A3 20020606 (WO 0245278)
Application: WO 2001US44683 20011129 (PCT/WO US0144683)
Priority Application: US 2000253666 20001129; US 2001292911 20010524
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12548

Fulltext Availability:
Detailed Description

Detailed Description

... in which the present invention may be used. During a traditional credit (or debit) card **transaction**, a **merchant** I swipes a buyer's card 4 through a POS device 12, and the amount...

...the various financial institutions 30 communicate with the device that requested authorization for a particular **transaction**. Once the **merchant**'s bank receives the authorization code, it sends it to the appropriate POS device, using...

...its own financial institution as shown by arrow 8. After the data from the completed **transaction** is transmitted to the **merchant**'s financial institution 30, the financial institution performs an "interchange" with the card issuing financial...

...that the merchant's bank communicates with the device that requested authorization for a particular **transaction**. Thus, a **merchant** that has two or more POS devices can still determine which POS was involved in...matches the one on the
15
payment device. If the signature does not match, the **merchant** can refuse to complete the **transaction**. Also, if the card has been reported lost or stolen, the computer at financial clearinghouse...

...may be set up in many ways, it will typically be set up to receive **funds** only via **transfer** from a primary account and will, therefore, usually not serve as a source virtual lock box 18. A companion account will typically be an **account** that is **linked** to or otherwise associated with the primary customer account. However, it may also be a...

6/3,K/7 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00865422 **Image available**

METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS
PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET
Patent Applicant/Assignee:

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, US, US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
1180 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200199019 A1 20011227 (WO 0199019)

Application: WO 2001US20029 20010622 (PCT/WO US0120029)

Priority Application: US 2000213423 20000622; US 2000250495 20001201; US

2001886916 20010621

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27875

Fulltext Availability:

Detailed Description

Detailed Description

... this information from the consumer 1 00, the retailer 1 1 0 submits
the proposed **transaction** to its bank 120 or **merchant** acquirer
via the EFT system (not shown) for approval. The merchant's bank 120 then
contacts...might want to establish an IPANPL account for each of its
children. Through the IPA **account linked** to the parent's Web
Broker enhanced Wallet 215, the parent is able to view...

...accounts maintained by the user at the bank 220. The user is thus able
to **transfer funds**, amounts, value, from one account to
another (e.g., to an IPA account 230 from...

...Web Broker enhanced Wallet 215 to the bank 220, and payment
confirmations 244 to the **merchant** (255 or 240). The
transaction number for a particular transaction is included in each
communication and allows for swift correlation...above with respect to
the base features of the Account Reporter 240 (storing, reviewing,
sorting **transaction** histories), a **merchant** embodiment of
Account Reporter 240 includes additional functionality. A first of the
additional functions provided...contained in the EFT credit push. In the
Internet shopping embodiment described below, the Internet **merchant**
provides the buyer with the **transaction** ID and the buyer includes
the transaction ID in the EFT credit message sent to...

...255 in the bill payment message includes but is not limited to the
following data: **Merchant** BIN; **Merchant** Account #;
Transaction ID; and the Dollar Amount of the transaction. In step
2G the bill payment message...As previously described, with the VPL
account 235 and the Account Reporter 240, a billing **merchant** can
execute secure **transaction** fulfillment, reconcile all its accounts,
while securely archiving all its records for later, simple retrieval...
for future finding requests.

[00143] In step 917, the merchant acquirer 970 (such as Chase
Merchant
ServicesTm) authorizes the finding **transaction** and passes the
request through the EFT switch 270. In step 9G, the financial merchant...

6/3,K/8 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00856087

METHOD FOR FACILITATING COMMERCIAL TRANSACTIONS
PROCEDE FACILITANT LES TRANSACTIONS COMMERCIALES

Patent Applicant/Inventor:

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Legal Representative:

COESTER Thomas M (et al) (agent), Blakely, Sokoloff, Taylor & Zafman, 7th
Floor, 12400 Wilshire Blvd., Los Angeles, CA 90025-1026, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200188802 A2 20011122 (WO 0188802)

Application: WO 2001US10218 20010330 (PCT/WO US0110218)

Priority Application: US 2000572757 20000516

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3466

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... of the invention;

Figure 4 illustrates a schematic diagram of a seller who establishes a
seller account in the **transaction** facilitator, according to
one embodiment of the
invention;

Figure 5 illustrates a schematic diagram of...

...divided into nine sub-units, according to one embodiment of the
invention.

DETAILED DESCRIPTION

A. **TRANSACTION** FACILITATION BETWEEN CLIENT AND **SELLER**

Figure 2 illustrates a schematic diagram of a transaction facilitator
that receives instructions from the...

...of the invention. Transaction facilitator 15 establishes client account
20 for client 30, then establishes **seller** account 25 for a
seller.

Transaction facilitator 15 then receives instructions from client
30 to pay an invoice of the seller...Minimal invoice information, such as
merchant invoice number and amount, will be provided to the
transaction facilitator. The **seller** will then receive
notification from **transaction** facilitator 15 if and when the amount
pursuant to the specified invoice, has been transferred...

...invention. Client 30 will place an order for goods or services from seller 55 having **seller** account 25 with **transaction** facilitator 15.

Client 30 will then receive an invoice from seller 55, and receive the...

...20 to seller account 25.

Figure 4 demonstrates the case where seller 55 establishes a **seller** account 25 with **transaction** facilitator 15, receives an order from client 30 and invoices client 30 for the order. Seller 55 may also receive notification from **transaction** facilitator 15 that **seller** account 25 has been credited for the amount of the invoice. This system might avoid...

...wherein no credit card information is supplied. Where a reversal or refund is in order, **seller** instructs **transaction** facilitator 15 to transfer funds from seller account 25 to client account 20 again with...

...6 illustrates a schematic diagram of client 30 that establishes in financial institution 65 a **linked account** 60, which is secondary and **linked** to client **account** 20 in transaction facilitator 15, whereby client 30 may **transfer funds** between the two accounts, according to one embodiment of the invention.

B. CODE IDENTIFYING THE...

Claim

... a transaction facilitator;
placing an order for goods or services from a seller having a **seller** account with the **transaction** facilitator;
receiving an invoice from the seller;
funding the account to cover the invoice; and...

...the account of a client, in the transaction facilitator.

13 A method comprising:
establishing a **seller** account with a **transaction** facilitator;
receiving an order from a client;
invoicing the client for the order, in a...

...rate that was established for one of a plurality of currencies;
receiving notification from the **transaction** facilitator that the **seller** account has been credited for the amount of the invoice; and
delivering the order to...

6/3,K/9 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00851775 **Image available**

ADVANCED ASSET MANAGEMENT SYSTEMS

SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200184906 A2-A3 20011115 (WO 0184906)

Application: WO 2001US15283 20010511 (PCT/WO US0115283)

Priority Application: US 2000569023 20000511

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 124618

Fulltext Availability:

Detailed Description

Detailed Description

... records of mankind are records of sale and manifests of assets.

The earliest **transaction** type, barter exchange arrangements for goods, is still used today. Barter requires that both parties...catalog and Internet e-commerce sales, the physical card need never be presented to the **merchant** to successfully complete a **transaction**.

Liability for loss in Card Not Present (CNP) credit card transactions typically is assumed by...primary account in one virtual account to a subordinate public account in a second virtual **account** which contains multiple **subordinate** public accounts.

Figure 19 shows a logical connection from a primary account in one virtual...leaving the existing restrictions intact.

7 9.1 Child Accounts;

The most common type of **subordinate account** found in several embodiments

is the child account. Usually, a child account is nearly identical...

...inverted exclamation mark)t, except, as noted previously, that (inverted exclamation mark)t maintains a **subordinate** position relative to its parent **account** with respect to certain aspects of the rules and controls that can be imposed upon...

...debit relationship from their parent account(s), e.g., on a monthly basis a fixed **amount** is **transferred** from the parent account to the child accounts. An AAMS can, if desired, be configured...current bid results, minimum bid, minimum required change (increase or decrease) over previous winning bid, **seller's** PIN, and **transaction** conditions (e.g., delivery date, product specifications, and return policy).

After the constraint set has...to pay the agreed price, and also knowing that this will be a one-time **transaction** with the **seller**, establishes a virtual dynamic proxy account

116

to his savings account at a local bank...total . . . by day

or

by week

☐ Peak transaction total . . . by day

or

by week

Peak **transaction** total by **merchant**

or

by **transaction** type

Thus, instead of being restricted to the menu of the cafeteria, user-determined attributes...the purchase transaction amount not exceed US\$500. The second constraint is that the purchase **transaction** must be from a **merchant** located in the 48 continental US statesThe following matrix summarizes the varying interpretations depending on...

...the amount is greater than US\$500.

NOT Merchant Located in continental US The purchase **transaction** is accepted if

the **merchant** is located outside the continental us.

The grouping and order of precedence during evaluation of...being exchanged to complete a purchase between at least one buyer and at least one **seller**. A virtual account barter **transaction** allows buyers and sellers to negotiate the criteria for an exchange and then consummate the...are exchanged to complete a purchase between at least one buyer and at least one **seller**.

A virtual account haggle **transaction** allows buyers and sellers to negotiate the criteria for an exchange and then...executed, wherein assets and currencies are exchanged to complete a purchase between a buyer and, **seller**. A virtual account fixed price **transaction** allows the buyer to conduct the purchase transaction and then consummate the deal. The transaction buyer and **seller**. A virtual account: auction **transaction** allows the buyer to conduct the purchase transaction and then consummate the deal. The transaction...

6/3,K/10 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00828044 **Image available**

METHOD AND SYSTEM FOR INTERNATIONAL E-COMMERCE
PROCEDE ET SYSTEME DESTINES AU COMMERCE ELECTRONIQUE INTERNATIONAL
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200161586 A1 20010823 (WO 0161586)

Application: WO 2000US35676 20001228 (PCT/WO US0035676)

Priority Application: US 2000507183 20000218

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5480

Fulltext Availability:

Detailed Description

Claims

English Abstract

...the user has sufficient funds. If funds are available, the transaction
center (20) approves the **transaction**, notifies the **merchant**
and user, debits the user account, and generates a shipping manifest.
Debited funds are then...

Detailed Description

... might vary significantly. When the exchange rate varies between the
time of purchase and the **transaction** settlement date, either the
merchant or the purchaser must bear the risk of the change.

U.S. Patent No. 5...

...the user account is debited accordingly. Funds are then provided to the
merchant in the **merchant** currency pursuant to the **transaction**
, and the shipping cost and tariff are provided to the merchant or to a
third...

...to the user.

In a preferred embodiment, the method includes redirecting the user accessing a **merchant** Web site to a **transaction** center once the user selects a product to buy, which undertakes the determining acts set forth above. In addition, the **transaction** center determines a **merchant** discount based on the **transaction**, and associates the **merchant** discount with an account associated with the transaction center. Moreover, a shipping commission is determined...
...timestamp to each transaction, and using the timestamp to convert the amount of the **transaction** from the **merchant** currency to the user currency to determine whether sufficient funds exist. If desired, the method...by any suitable means, preferably via the Internet.

Figure 3A shows that to initialize the **merchant** computer 14/**transaction** computer 18 cooperation, at block 54 the merchant computer 14 sends the product table 36...the bank. Specifically, all user accounts in a bank are subaccounts of a master trust **account affiliated** with the transaction center, and the transaction computer 18 converts the amount of money in...

...the amount of money in the account in terms of the merchant currency, and not **transferring funds** at this point.

If the resulting amount of money in merchant currency is less than...

...block 84 in Figure 5, the transaction computer 18 informs the user computer 12 and **merchant** computer 14 that a **transaction** has been approved.

Moving to block 86, the user account is debited for the total cost determined at block 12

in Figure 4. In the preferred embodiment, the **money** is simply **transferred** from the user's subaccount into a master **account affiliated** with the transaction center authority at the bank 28 or other institution in user currency...

...need not be undertaken with every transaction, although it could be. Regardless, once converted the **money** can be **transferred** to a **transaction** center trust account held in **merchant** currency.

In any case, the logic moves to block 90, wherein a transaction center sales...

...transaction center commission account. Then, the product cost (less merchant discount) is remitted to the **merchant** from funds in the **transaction** center trust account at block 92.

It may now be appreciated that no user information...

...to the merchant, who simply receives the agreed-upon purchase price (less merchant discount) in **merchant** funds from the **transaction** center without any risk of currency conversion and without having to access user accounts.

13...

Claim

... the purchase price plus shipping charge plus tariff;
providing the merchant with funds in the **merchant** currency pursuant
to the **transaction**; and
providing the shipping cost and tariff to at least one of: the merchant,
and...

...least the determining acts.

1 8

. The method of Claim 2, further comprising determining a **merchant**
discount based on the **transaction**, and associating the
merchant discount with an account associated with the transaction
center (20).

4 The method of Claim...

6/3,K/11 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00816885 **Image available**

METHOD AND APPARATUS FOR AUTHENTICATING FINANCIAL TRANSACTIONS
PROCEDE ET APPAREIL POUR AUTHENTIFIER DES TRANSACTIONS FINANCIERES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150428 A1 20010712 (WO 0150428)

Application: WO 2001NZ1 20010103 (PCT/WO NZ0100001)

Priority Application: NZ 502116 20000105; NZ 502922 20000216; NZ 508781
20001211

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8205

Fulltext Availability:

Detailed Description

Detailed Description

... In this first example a finger print reader is used in conjunction
with an electronic **funds transfer** point of sale terminal.
Typically such a ten-ninal will have a card reader to...

...magnetic strip on a credit or debit card, and this information on the customer's **account** will be **linked** to a keypad, on an EFTPOS remote ten-ninal enabling the customer to enter a...s EFTPOS terminal, or maybe scrolled through on a LCD display. At the time the **transaction** takes place the **merchant** will

In

enter the amount of the transaction, will ask the customer whether the customer...

...based on the rules in place for that particular customer, or that particular type of **merchant transaction**. If the **transaction** is declined due to lack of credit, or otherwise, information is transmitted back to the...

...circumstances, it is envisaged that the customer will first supply the credit card to the **merchant**, who processes the **transaction**, and then the clearing house will ask for either or both a finger print and...

6/3,K/12 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00797984 **Image available**

PREPAID CASH EQUIVALENT CARD AND SYSTEM

CARTE PREPAYEE EQUIVALENT A UNE VALEUR EN ESPECES ET SYSTEME ASSOCIE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200131555 A1 20010503 (WO 0131555)

Application: WO 2000US3646 20000211 (PCT/WO US0003646)

Priority Application: US 99428310 19991028

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10393

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... entities regarding acceptance of a common

brand or identifier. Credit card purchases do not instantly **transfer funds** but instead create a receivable and a record of a transaction that the purchaser must...

...an individual account relationship and determination of individual creditworthiness. Debit cards, like credit cards, are **linked** to a specific **account** of an individual at the financial institution, but **transfer funds** from the owner's account to the merchants account. An authorization routine is typically employed...user.

The user activates the cash-equivalent card for subsequent use such that a purchase **transaction** may be executed with a **merchant** for a purchase item having a corresponding purchase amount. In the purchase transaction, the user...value is then modified to reflect the transaction amounts, and notification is sent to the **merchant** device approving the **transaction**.

In another embodiment, a local country code number may be embedded to automatically cause the...

...of the merchant (i.e. bank accounts, addresses, exchange rate) and the amount of the **transaction** for the current purchase. The **merchant** equipment contacts the server at step 110, and the relevant information is transmitted to the...at step 140 to the appropriate amount. Other data from the parameters received from the **merchant** about the **transaction** may be logged at this point to record the historical point of sale information related...

...recorded for that cash-equivalent card. The cash equivalent server then transmits back to the **merchant** device the approval of the **transaction** at step 144.

Preferably the card and system of the present invention may be used...

Claim

... use of the cash equivalent card provided to the user; and
d. executing with a **merchant** a purchase **transaction** for a purchase item having a corresponding purchase amount by the user presenting the cash...the cash-equivalent card provided to a user; and
d. means for executing with a **merchant** a purchase **transaction** for a purchase item having a corresponding purchase amount, comprising: an authorization system associated with...

6/3,K/13 (Item 11 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT

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00776229 **Image available**

SYSTEM AND METHOD OF TRANSACTION SETTLEMENT USING TRADE CREDIT
SYSTEME ET PROCEDE DE REGLEMENT DE TRANSACTION PAR CREDIT COMMERCIAL

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109782 A2-A3 20010208 (WO 0109782)

Application: WO 2000IB1056 20000728 (PCT/WO IB00001056)

Priority Application: US 99146760 19990730; US 2000193075 20000328

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ (utility model) CZ DE (utility model) DE DK (utility
model) DK DM DZ EE (utility model) EE ES FI (utility model) FI GB GD GE
GH GM HR HU ID IL IN IS JP KE KG KP KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK (utility
model) SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 38805

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... Member-supplier, the first user issues a request to the trade credit
settlement system to **transfer** a pre-determined **amount** of
trade credit value from one or both of the operational account of the
first...

...connection with the user's membership in the trade credit settlement
system, and the drawdown **account** is **linked** to the operational
account. Establishing the drawdown account for the first user also
requires the approval of the first...the use of at least one trade
credit. The Buyer enters an agreement for a **transaction** with the
Seller, and the **transaction** agreement can be optionally
modified to extend payment terms of the transaction agreement through
negotiation...

...In response to a request for the Buyer, a trade credit is issued to the
Seller in payment of the **transaction**, the trade credit having
payment terms according to one of the transaction agreement and the...

...transaction agreement. Simultaneously, an obligation by the Buyer to pay

an amount equal to the **transaction** payment is accepted. The **Seller** is allowed to realize payment of the trade credit by presenting the trade credit for...

Claim

... use of at least one trade credit;
entering an agreement by the Buyer for a **transaction** with the **Seller**;
optionally modifying the **transaction** agreement to extend payment terms of the transaction agreement through negotiation between the Buyer and the Seller;
issuing a trade credit to the **Seller** in payment of the **transaction**, the trade credit having payment terms according to one of the transaction agreement and the...
...and simultaneously accepting an obligation
by the Buyer to pay an amount equal to -the **transaction** payment;
and
allowing the **Seller** to realize payment of the trade credit by one of
presenting the trade credit for...

6/3,K/14 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00772933 **Image available**
TOKENLESS BIOMETRIC ELECTRONIC TRANSACTIONS USING AUDIO SIGNATURE
TRANSACTIONS BIOMETRIQUES ELECTRONIQUES SANS TITRE MATERIEL RECOURANT A UNE
SIGNATURE AUDIO

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200106440 A1 20010125 (WO 0106440)
Application: WO 2000US19977 20000720 (PCT/WO US0019977)
Priority Application: US 99357718 19990720

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 6125

Fulltext Availability:
Claims

Claim

... physically presents personalized credit, debit or rewards cards imprinted with text and graphics identifying the **merchant** or the **transaction** processor entity institution, along with having a magnetic stripe encoded with his unique account data...

...the remote merchant, while the computer's screen presents text or graphical displays identifying the **merchant** or **transaction** processor entity institution. By contrast, as the disclosed invention is completely tokenless, the user does...processor, drawing down against the credit limit of the account but not resulting in a **transfer** of **funds** until settlement occurs. Settlement is defined as a resolution of a crediting or debiting instruction...entering an account index code or letter. This code is selected by the user during **account** registration and **linked** to a particular credit/debit **account** of the user.

Once the electronic transaction is complete, the DPC retrieves the audio signature...

6/3,K/15 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761426

METHOD AND APPARATUS FOR SURROGATE CONTROL OF NETWORK-BASED ELECTRONIC TRANSACTIONS

PROCEDE ET APPAREIL PERMETTANT LA COMMANDE AUXILIAIRE DE TRANSACTIONS ELECTRONIQUES EN RESEAU

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073934 A2 20001207 (WO 0073934)

Application: WO 2000US14767 20000526 (PCT/WO US0014767)

Priority Application: US 99136734 19990528

Parent Application/Grant:

Related by Continuation to: US 99136734 19990528 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28539

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... that special software is not required to be installed on either the client, user, or **merchant** end of the **transaction**. As such, spenders and funders are not required to install any software on their personal...

...surrogate system are not allowed to see the credit card numbers used to complete the **merchant transaction**. Because these credit cards are actually owned by the surrogate in an embodiment, these numbers... 2202. The users provide account information for their active currency conversion partner accounts 2204.

The **surrogate** system acquires **account** balances from the currency conversion partners 2206. A specified amount of **money** or credit is **transferred** from the currency conversion partners as specified by the users 2208. Upon validation of the...

...to a selected account 221 0.

When converting online currency for use in funding a **surrogate** system

account, the user logs into the **surrogate** management site and navigates to the Account Summary section of the site. The Account Summary section presents

2 1

the user with their **account** balance in the **surrogate** system.

Furthermore, users are presented with a balance on all other Currency Conversion Partner sites...

...This is done by storing the user account information for each partner site in the **surrogate** system database. When the **Account** Summary page is presented, each Currency Conversion Partner site is accessed in real-time by...

...are

totaled to present users with their "online net worth."

I 0 At this point, **funds** can be **transferred** from the user's Currency

Conversion Partner **account** to the user **surrogate** system

account. The users begin the transfer by specifying information including, but not limited to, the Currency Conversion Partner account from which they wish to **transfer money**, and the **amount of money** to **transfer**. The surrogate system queries the

1 5 Currency Conversion Partner site over a predetermined set...

...Partner site, the surrogate system issues a request to the Currency Conversion

Partner site to **transfer** the specified **amount** of **money** from the users'

corresponding Currency Conversion Partner **account** into the user **surrogate** system **account**. In response to the **surrogate** system request, information is returned including a transaction identifier used for reconciliation. The user

surrogate system **account** is credited with the **transfer amount** while the

corresponding account at the Currency Conversion Partner site is debited the same amount...from the ATM central network.

Furthermore, the surrogate system updates the surrogate database with the **transaction** from the ATM **vendor**.

In an alternate embodiment, the capability is provided to **transfer money**

from an **account** into a selected **surrogate** system **account** using an electronic finance device. In operation, a user locates, for example, an ATM enabled...

...information, and selects an option that allows for the deposit of funds into a selected **surrogate** system **account**. The ATM accepts transfer instructions from the user including, but not limited to, the account to **transfer** from and the **amount** to **transfer**.

The ATM communicates the **transfer amount** to a central network. The ATM central network uses a secure communication protocol to inform the surrogate system that the user is to be credited the **amount** of **money transferred**. The secure communication protocol of an embodiment includes a unique transaction identifier used for reconciliation...

...from the ATM central network. Furthermore, the surrogate system updates the surrogate database with the **transaction** from the ATM **vendor**.

At a predetermined periodic time interval, such as every 7 days, the ATM vendor wires...

...is provided. The surrogate system database receives the datafile and reconciles the stored value card **vendor** transactions using the **transaction** identifiers and the amount of the wire transfer. Any discrepancies are brought to the attention...provides the user with 1 5 access to surrogate system functionality while completing a purchase **transaction** on the **merchant** web site.

The Purchase Wizard 3404 is presented by the surrogate system on a portion...history for each spender funded. The account information organized according to the spender includes a **transaction** history organized by **vendor**, date, and category. The account information

organized according to the surrogate includes surrogate credit card... this control can be effected by preventing shopping at online merchants according to the associated **Merchant** Category Codes.

A payment **transaction** is effected at such time as the user has completed a shopping session via the...

...to the user with information including the user's name and transaction information including the **transaction** date, amount, **merchant**, and merchandise.

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The surrogate system of an alternate embodiment assigns a unique credit card...

Claim

... I A method for surrogate control of electronic commerce transactions, comprising:
funding at least one **surrogate account** in a **surrogate** electronic system;
accessing at least one electronic commerce system through the surrogate electronic system;
selecting...

...for purchase from the at least one electronic commerce system;
selecting at least one credit **account** in the **surrogate** electronic system;
determining an amount due to complete at least one purchase transaction on the at least one electronic commerce system;
I I **transferring funds** equal to the **amount** due from the at least one **surrogate account** to the at least one credit account; and
executing the at least one purchase transaction...

...of the at least one purchase transaction.

62

14 The method of claim 1, wherein **transferring funds** comprises:
determining if a balance of the at least one **surrogate account** is enough to cover the amount due; and
increasing the balance of the at least one **surrogate account** if the balance is not enough, the increasing including receiving and aggregating funds from a...wherein the at least one surrogate processing system is configured to:
fund at least one **surrogate account** in the database;
access the at least one electronic merchant system to allow selection of ...

...using the at

I 0 least one client computer;
1 1 select at least one **surrogate credit account**;
determine an amount due to complete at least one purchase transaction
1 3 on the at least one electronic merchant system;
transfer funds equal to the **amount** due from the at least one **surrogate**

1 5 **account** to the at least one **surrogate** credit
account; and

66

execute the at least one purchase transaction using the at least one
1 7 **surrogate** credit **account**.

29 The device of claim 28, wherein the at least one surrogate processing
system is...amount of the at least one purchase transaction.

40 The device of claim 28, wherein **transferring funds**
comprises:

determining if a balance of the at least one **surrogate** credit
account is

enough to cover the amount due; and

increasing the balance of the at least one **surrogate** credit
account if the balance is not enough, the increasing including
receiving and aggregating funds from a...

...causes the system to control electronic
commerce transactions, the control comprising:
funding at least one **surrogate account** in a **surrogate**
electronic system;
accessing at least one electronic commerce system through the surrogate
electronic system;
selecting...

...for purchase from the at least one electronic
commerce system;
selecting at least one credit **account** in the **surrogate**
electronic system;
determining an amount due to complete at least one purchase transaction
I 1 on the at least one electronic commerce system;
transferring funds equal to the **amount** due from the at
least one **surrogate**
account to the at least one credit account; and
executing the at least one purchase transaction...causes the system to
control electronic
commerce transactions, the control comprising:
funding at least one **surrogate account** in a **surrogate**
electronic system;
accessing at least one electronic commerce system through the surrogate
electronic system;
selecting...

...for purchase from the at least one electronic
commerce system;
selecting at least one credit **account** in the **surrogate**
electronic system;
determining an amount due to complete at least one purchase transaction
I 1 on the at least one electronic commerce system;
transferring funds equal to the **amount** due from the at
least one **surrogate**
account to the at least one credit account; and
72
executing the at least one purchase...

...claim 49, wherein the control further
comprises reconciling transactions for the at least one credit

account, wherein
 reconciling includes:
 maintaining a **surrogate** system ledger including at least one
 balance for
 the at least one **surrogate account** and at least one
 corresponding purchase
 transaction record;
 periodically receiving a credit account statement ledger...
 ...resulting in a change in the at least one balance; and
 74
 using the credit **account** statement ledger to adjust the
surrogate system
 ledger.
 75
 100
 WEB SERVER 110
 102 GUEST BROWSING
 (DUSER/FUNDER LOGON USER
MERCHANT
 REVIEW ACCOUNT TRANSACTIONS
 OR **TRANSACTION**
 SHOPPING AT ONLINE --- %
 MERCHANTS N
 E
 %%T
 PROXY SERVER
 0
 R
 K
 106 SURROGATE
 rr...
 ...0)
 -'0112"Up floornmore *Shoppk%
 nter surrogat 502
 i -
 Input user informatio7n -@- 504
 FActivate user **account** in **surrogate** systemI--@- 506
 Figure 5
 //www.tocketcasKcom/rcfridexhtm
 IC" your Irlenos and
 earn cash \$SS
 OR...2202
 I Provide currency conversion partner account information 2204
 jAcquire currency conversion partner balances 2206
 [Transfer specified **amount** from currency conversion partners
 2208.
 1
 iCreditttransferredamounttosurrogateaccount 1-@-2210
 C D
 Figure 22
 @Access merchant...
 ...purchase transaction@ --@- 2306
 Determine amount due to complete purchase transactions 2308
 Load funds from user **account** to **surrogate**
 credit card --- 231 0
 Execute purchase transaction 2312

C:

Figure 23

<http://www.rocketcasKcom/fe...>

6/3,K/16 (Item 14 from file: 349)
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00753837 **Image available**

METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS USING THE ELECTRONIC FUNDS TRANSFER NETWORK

PROCEDE ET SYSTEME PERMETTANT LE TRAITEMENT DE PAIEMENTS PAR L'INTERNET UTILISANT UN RESEAU DE TRANSFERT ELECTRONIQUE DE FONDS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200067219 A1 20001109 (WO 0067219)

Application: WO 2000US12047 20000502 (PCT/WO US0012047)

Priority Application: US 99132305 19990503; US 99150725 19990825; US

99161300 19991022; US 99163828 19991105; US 99173044 19991223; US

2000497307 20000203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23245

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... this information from the consumer 1 00, the retailer 1 1 0 submits the proposed **transaction** to its bank 120 or **merchant** acquirer via the EFT

system (not shown) for approval. The merchant's bank 120 then...the PPP enhanced Wallet 215 to the bank 220,

and payment confirmations 244 to the **merchant** (255 or 240). The

transaction number for a particular transaction is included in each communication and allows for swift correlation...above with respect to the base features of the Account Reporter 240 (stoning, reviewing, sorting **transaction** histories), a **merchant** embodiment of Account Reporter 240 includes additional functionality. A first of the additional functions provided...255 in the bill payment message includes but is not limited to the following data.

Merchant BIN; **Merchant** Account #; **Transaction** ID; and the Dollar Amount of the transaction. In step 2G the bill payment message...As previously described, with the VPL account 235 and the Account Reporter 240, a billing **merchant** can execute secure **transaction** fulfilment, reconcile all its accounts, while securely archiving all its records for later, simple retrieval...for future funding requests. accountin In step 9F, the merchant acquirer 970 (such as Chase **Merchant** ServicesTm) authorizes the funding **transaction** and passes the request through the EFT switch 270. In step 9G, the financial merchant...

Claim

- ... 6. The system as recited in claim 8 1, further comprising a physical card logically **linked** to the payor **account**.
1 1 7. The system as recited in claim I 1 6, wherein the physical card is **linked** to the payor **account** through second software component, the second software component requiring a Personal Identification Number (PIN) when...
- ...system for effectuating an electronic payment between a payor and a payee using an Electronic **Funds Transfer** (EFT) network, the payor having a payor account at a payor institution and the payee...
- ...the first processor receiving the payment authorization from the consumer device and generating an Electronic **Funds Transfer** (EFT) credit instruction for crediting the merchant's account by the purchase **amount**;
an Electronic **Funds Transfer** network coupled to the first processor,
1 5 wherein the first processor transmits the Electronic **Funds Transfer** credit instruction to the merchant's financial institution through the Electronic **Funds Transfer** network; and
a second processor located at the merchant's financial institution, the second processor receiving the Electronic **Funds Transfer** credit instruction and crediting the merchant's account by the purchase amount.
12 1. The...system comprising:
a first processor at the origination institution, the first processor generating an Electronic **Funds Transfer** credit message identifying the

destination account, the destination institution and an amount of the credit;
an Electronic **Funds Transfer** network coupled to the first processor,
wherein the first processor transmits the Electronic **Funds Transfer** credit message to the destination institution through the Electronic **Funds Transfer** network; and
a second processor at the destination institution, the second processor being coupled to the Electronic **Funds Transfer** network and receiving the Electronic **Funds Transfer** credit message from the first processor.

137. The system as recited in claim 136, wherein...

...account in the amount of the credit in response to the receipt of the Electronic **Funds Transfer** credit message.

138. The system as recited in claim 136, wherein the first processor debits...

...the user bank account by the amount of the bill payment; transmitting through an Electronic **Funds Transfer** network a Electronic **Funds Transfer** credit message representing a credit in the amount of the bill payment from the user...

...in the amount of the bill payment in response to the receipt of the Electronic **Funds Transfer** credit message.

141. The method as recited in claim 140, wherein the user is a...

...in the amount of the bill payment in response to the receipt of the Electronic **Funds Transfer** credit message.

15 1. The method as recited in claim 150, further comprising the step of **transferring** the **amount** of the bill payment from the CSP's bank

account ...in the amount of the bill payment in response to the receipt of the Electronic **Funds Transfer** credit message.

CONSUMER I 0(

WEA3 RETAILIAZ I 10

i S IS U IF IZ...

6/3,K/17 (Item 15 from file: 349)
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00742422 **Image available**

SYSTEMS FOR FINANCIAL AND ELECTRONIC COMMERCE

SYSTEMES PERMETTANT DE REALISER DES OPERATIONS FINANCIERES ET COMMERCIALES
SUR INTERNET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200055793 A1 20000921 (WO 0055793)

Application: WO 2000US7457 20000320 (PCT/WO US0007457)

Priority Application: US 99125008 19990318; US 99280483 19990330; US 99130600 19990422; US 99130599 19990422; US 99138428 19990610; US 99139167 19990615; US 99369902 19990806; US 99161283 19991025; US 99165231 19991111

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 45238

Fulltext Availability:

Detailed Description

Detailed Description

... inetabank in the center as the direct and single intermediary between a buyer and a **seller**, allowing the metabank to charge **transaction** fees lower than credit card companies, making it a preferable and more cost-effective alternative...may only allow transfers to certain individuals or under certain conditions, or so forth.

When **funds** are **transferred** or actions taken, webbank owners or users with access to a particular webbank can further...

...of the preferred embodiments of the invention, with either a webbank subsidiary or a joint **account** or a **linked** subaccount, or with a public subaccount, a user or owner of the webbank can also go directly to a seller/buyer (e.g. by accessing the records of the appropriate **linked** subaccount or the joint **account** or subaccount) and verify the records regarding whether the money was sent and/or received ...set to have a desired level of security which must be comported with by the **vendor** for the **transaction** to be authorized. For example, some cards or transactions could require merely a signature, some...other card) and/or accesses or transacts business using the customer's account at the **vendor**, information regarding that **transaction** or use is forwarded to the customer's website.

The address of the website can...with this embodiment of the invention, the consumer provides a creditcard-like card to a **vendor** when a **transaction** is conducted. This "transaction card," however, is not used to make payment, but rather has...digits

77

about to be sent online.

When the card number is provided to a **merchant** to attempt a **transaction** online, the **merchant's** system requests

Dialog NPL search 09/579,787<C>

authorization over existing networks to use that card (as is standard in
...
?